



OUR NAME IS OUR MISSION.

Alabama • Florida • Georgia • North Carolina • South Carolina • Tennessee • Texas • Virginia

ServisFirst Bancshares Profile NYSE: SFBS



- Founded in 2005
- High Performing Metropolitan Commercial Bank at 6/30/26
 - Total Assets - \$18.35 Billion ⁽¹⁾
 - Stockholders' Equity - \$1.98 Billion ⁽¹⁾
 - Net Charge-offs to Total Average Loans - 0.11% ⁽²⁾
 - Return on Average Assets – 1.91% ⁽²⁾
 - Return on Average Common Stockholder's Equity – 17.71% ⁽²⁾
 - Efficiency Ratio – 29.65% ⁽²⁾
- Simple business model – focus on core banking needs of clients
- Limited branch network – great technology serves client needs
- Big bank products, services and technology combined with the style of service and delivery of a community bank
- Decentralized model – Regional CEOs responsible for geographic markets and local decision making
- Diverse loan portfolio minimizes risk
- Initial Public Offering in 2014
- Correspondent Division serves 398 active banks and issues credit cards for 150 community banks

1. As of June 30th, 2026

2. For 3 months ended June 30th, 2026

ServisFirst Bank Milestones



Two Decades of Strategic Growth Across the Southeast.

ServisFirst Management: Alabama

Servis1st Bank®

Corporate

Tom Broughton
President & CEO
Rodney Rushing
EVP Chief Operating Officer
Hal Clemmer
EVP Chief Banking Officer
Jim Harper
SVP Chief Credit Officer
Bart McBride
EVP Sales Manager
Harrison Morris
Regional President
& CEO South Alabama
David Sparacio
EVP Chief Financial Officer

Auburn- Opelika

David Reaves
Market President
Troy Godwin
SVP Commercial
Banking Officer
Jeffrey Stanfield
SVP Commercial
Banking Officer
Jay Hovey
VP Commercial
Banking
Joanna Reaves
VP Private Banking
Officer
Christy Truitt
VP Private Banking
Officer

Birmingham

Lee Mckinnon
EVP Commercial
Banking
Scott Crain
SVP Private Client
Group
Matt Dennis
SVP Private
Banking
Allen Dye
SVP Commercial
Banking
Debbie Eubank
SVP Cash
Management
Chad Goodwin
SVP Wealth
Management
Robert Pless
SVP Wealth
Management
Tim Towry
SVP Credit Officer

Dothan

Harrison Morris
Regional CEO
South Alabama
Barry DeVane
EVP Market
President
John Peacock
EVP Senior Loan
Officer
Billy Cannon
SVP Commercial
Banking Officer
Todd Dawson
SVP Commercial
Banking
Martin Price
SVP Private Banking
Officer
Loretta Shapiro
SVP Treasury
Management Officer
Andrew Morgan
AVP Commercial
Banking

Huntsville

Jim Holtkamp
EVP, Regional CEO
Drew Battle
EVP Commercial
Banking
Lisa Bryan
SVP Private Banking
Officer
Stuart Whitaker
SVP Commercial
Banking
Margaret Riethmaier
FVP Branch Manager
Mae Adams
VP Private Banking
Elizabeth Jacobus
VP Commercial
Banking
Jacob Bridges
VP Commercial
Banking
Rachel Guthrie
VP Senior Credit
Officer
Jacob Abbott
AVP Private Banking
Jonathan Ceci
Commercial Banking
Officer
Mary Kate Moore
Private Banking
Officer
Bill Smyser
Business Development
Officer

Montgomery

Carl Barker
EVP, Regional CEO
Christian Ware
Market President
Caryn Hughes
Chief Credit Officer
Central & South
Alabama
Dean Peevy
EVP Senior Loan
Officer
Brett Dickey
SVP Mortgage Loan
Officer
Delbert Madison
SVP Treasury
Management Sales
Michelle Rotton
SVP Commercial
Banking
Elizabeth DuBard
VP Private Banking
Lara Wilson
VP Private Banking
James Hawk
AVP Mortgage
Lending

Mobile

Bibb Lamar
EVP, Regional CEO
Walter Brand
EVP Commercial
Banking Officer
Jay Webber
EVP Baldwin County
Executive
Daniel Gatewood
SVP Commercial
Banking
Scott Patterson
SVP Treasury
Management
Becky Minto
SVP Retail Banking
Bryan Neth
SVP Commercial
Banking
Beth Cazalas
VP Mortgage Officer
Mobile
B.A. Fogarty III
VP, Commercial Banking
Officer
Anna Maria Mazzarella
VP Mortgage Officer
Mobile
Morgan Kennedy
AVP Commercial
Banking Officer
Faith Webb
Commercial Loan Officer

ServisFirst Management: Northwest Florida

Servis1st Bank®

Pensacola

Rex McKinney

EVP, Regional
CEO

Doug Rehm

Regional President

Lori Potts

SVP Commercial
Banking

Chris Adams

VP Treasury
Management

Piper Elam

VP Commercial
Banking

Hunter Gatewood

VP Senior Credit
Officer

Aaron Jones

VP Commercial
Banking

Wendy Tecumseh

VP Commercial
Banking

Diane Norris

VP Branch
Management/

Regional CRA
Officer

Donna Cooper

VP Branch Manager

Ft. Walton

Steve Burks

Market President

Jay Tucker

VP Commercial
Banking

Christy Everhart

AVP Branch
Operations
Manager

Tallahassee

Steven Lohbeck

Market President

Alex Corder

VP Commercial
Banking

Travis Hoffmann

VP Commercial
Banking Officer

Ryan Wolfkill

VP Credit Officer

Mary E. Stafford

VP Private Banking
Officer

Sarah Bradford

AVP Portfolio
Manager

Jordan Robison

AVP Treasury
Management,

Commercial Banking

Panama City

Steven Aase

Market President

Ed LoTurco

VP Commercial
Banking

LJ Rigby

VP Commercial
Banking

Ali Barfield

AVP Branch Manager

ServisFirst Management: West Central Florida

Servis1st Bank®

Tampa Bay

Greg Bryant EVP, Regional CEO	Casey Roth SVP Commercial Banking
Gwynn Davey Regional President	Kathy Vanater SVP Branch Manager
Katrina Griffith SVP Commercial Banking	Jonathan Zunz SVP Commercial Banking
Jeff Hackett SVP Portfolio Manager	Jose Lescano VP Commercial Banking
Kaela Lerner SVP Treasury Management	Jamie Petropoulos AVP Commercial Banking
Pat Murrin SVP Chief Credit Officer	Jose Bello Business Development Officer
Jeff Over SVP Commercial Banking	

Orlando

Jack "Ted" Sheppe Regional President	Cinthya Rosado AVP Commercial Support
Phillip deFreitas SVP Treasury Management Sales	Barbara Aldir Client Relationship Associate
Hiram Delgado SVP Commercial Banking	Saudia Khalid Treasury Management Sales Specialist
Garrett Miller SVP Commercial Banking	Kerry-Ann Nugent Assistant Relationship Manager
Jennifer Travis SVP Commercial Banking	Chris Visintin Portfolio Manager
Michael Chong VP Portfolio Manager	

Sarasota

Brent Dykstra Regional President	Nicklaus Elwell VP Senior Portfolio Manager
Sean Flannigan SVP Senior Portfolio Manager	Suzanne Johnson VP Branch Manager
Jon Kolb SVP & Director Specialty Banking Lines	Jason Million VP Commercial Relationship Manager
Yuri Pereira SVP Commercial Banking	Jennifer Warning VP Senior Portfolio Manager
Thomas Villemaire SVP Senior Portfolio Manager	Jesselynn Shands AVP Commercial Banking
Casandra Hill VP Commercial Relationship Manager	

Atlanta

Hal Clemmer EVP, Regional CEO	Robin Moss SVP Treasury Management
Lawson Kirkland COO, SVP Commercial Manager	Laura Smith SVP Corporate Banking
K. Scott	Michael J. Stephens
Bazemore SVP Senior Credit Officer	SVP Commercial Banking
Rene Dollar SVP Consumer Banking Lead	Mid Thorne SVP Commercial Banking
Derek Grayson SVP Commercial Banking	Inga Ackison AVP Branch Manager
Tricia Griner SVP Private Banking	Ashli Sunday AVP Branch Manager

Columbus

Ron Smith Market President	Katheryn Segrest- Rose Relationship Manager
Gage Altman AVP Commercial Banking	Michelle Woods
Jaxon Hurst CSR	Gragg Commercial Account Manager
Roni Jernigan Commercial Account Manager	

ServisFirst Management: North Carolina

Servis1st Bank®

Charlotte / Lake Norman

Rick Manley EVP, Regional CEO	Shawn Coleman AVP Treasury Management
Mitch Sells SVP Commercial Banking Executive	Knight Holbrook AVP Portfolio Manager / Construction Real Estate Administration
Winston Felker Market President – Charlotte	Jaiden Davis Credit Analyst
Betty Brain SVP Portfolio Manager	Angie Ennis Commercial Loan Assistant
Steve Howard SVP Commercial Banking	Ana Espinoza Branch Manager, Bank Officer
Thomas A. Dodson VP Portfolio Manager	Erin George Administrative Officer
Steve Sannella SVP Senior Portfolio Manager	Elizabeth Miller Commercial Loan Assistant
Roy Watkins SVP Commercial Banking	Susan Ngo Commercial Loan Assistant
Jonathan Moore VP Assistant Relationship Manager	
April Patterson VP Commercial Banking	

Asheville

Jeffrey Austin Market President	Tammy Baldwin AVP Business Services Officer
David Barron VP Commercial Relationship Manager	Tamra Sommers AVP Commercial Loan Assistant
Hank Hodge VP Commercial Relationship Manager	Judy McCollin Portfolio Manager, Bank Officer
Tina Ketterer VP Commercial Relationship Officer	

Charleston/ Summerville

Tom Trouche EVP, Regional CEO	Allston Moore SVP Private Banking
Bobby Warrick Chief Operating Officer Charleston Region	Kurt Seguer SVP Commercial Banking
Landon Davis SVP Commercial Banking	Marie Hartwell VP Treasury Management Sales Officer
Alycia Dinkins SVP Commercial Banking	Fran Hollington VP Branch Manager
David Hearne SVP Commercial Banking	Rich Johnson VP Portfolio Manager
Daniel Larisey SVP Credit Officer	Ashley Rogers VP Branch Manager
Brian Michel SVP Commercial Banking	Thomas Hartnett AVP Commercial Banking
	Heather Green Mortgage Loan Officer

ServisFirst Management: Tennessee

Servis1st Bank®

Nashville

Bradford Vieira
Regional President &
CEO

Brad Greer
EVP Commercial
Banking

Daniel Harrington
EVP Managing
Director,
Corporate Real
Estate

Cory Dell
SVP Director of
Treasury Management
Tennessee

George Mabry
SVP Commercial &
Private
Banking Team Leader

Ryan Muskar
SVP Chief Credit
Officer

Li Sullivan
SVP Mortgage Loan
Officer

Ashley Weber
FVP Commercial
Banking

Stephen Taylor
FVP Healthcare
Banking

Kelly Roche
VP Chief Operating
Officer

Meridith Hobbs
AVP Commercial &
Private Banking

Tripp Slyman
AVP Commercial
Banking Relationship
Manager

Nate Martin
Mortgage Loan Officer

Megan Spilka
Bank Officer, Small
Business and
Consumer Relationship
Manager

Memphis

Joel E. Smith
Market President

Jake Farrell
Chairman

Scott Forman
SVP Commercial
Banking

Dion Grey
SVP Commercial
Banking

Michael Joyner
SVP Commercial
Banking

Peyton McArthur
VP Commercial
Banking
Relationship
Manager

Harriette Stevens
VP Private Banking
Branch Manager

Matt Toombs
VP Commercial
Banking

Megan Latta
AVP Treasury
Management, Bank
Officer

Chase Clark
Merchant Service
Sales

Miranda Miller
Mortgage Loan
Officer – CRA
Development Officer

Houston

Christopher Dvorachek

Regional CEO

Cody Cannon

Market President

Seth Ballew

SVP Commercial Banking

Dena Chapa

SVP, Portfolio Manager

Lori Christian

SVP Commercial Banking

Chris Gerow

SVP Private Banking

Bert Hernandez

SVP Commercial Banking

Michel Reyes

SVP Commercial Banking

Steven Taylor

SVP Commercial Banking

Lorena Chavez

VP Treasury Management

Sales Officer

Esau Maldonado

AVP Commercial Banking

Officer

Colin Quinn

AVP Assistant

Relationship Manager

Sherien Owida

AVP Portfolio Manager

Tracy Yan

AVP Portfolio Manager

Morgan Gonzales

Commercial Account
Manager

Virginia Beach

Hal Clemmer

EVP Regional

CEO

Mike

Jakubowski

Market President

Bobby Fox

SVP Senior

Commercial

Banking

Blake Tyson

SVP Commercial

Banking

Tess Baker

VP Portfolio

Manager

Claire Hersey

VP Commercial

Banking

Board of Directors

 ServisFirst Bank[®]

Atlanta

Michael A. Bohling
President & CEO
HLB Gross Collins,
P.C.

Paul Conley
Private Investor
John Loud
President

LOUD Security
Systems, Inc.
Zach Parker
President & CEO

DLH Holdings
Corporation
Brent Reid
President & CEO
The Winter
Companies

Birmingham

Tom Broughton
Chairman, President
& CEO
ServisFirst Bank

J. Richard Cashio
Private Investor
Jimmy Filler
Lead Director &
Private Investor

Betsy Holloway,
Ph.D.
VP for Advancement
& Marketing
Samford University

Chris Mettler
Owner
Sovereign & Co.
Hatton Smith
CEO

Back Forty Beer
Company
Irma Tudor
Private Investor

Charleston

Ryan Gammons
Private Investor
Peter McKeller
Owner
Harbor Contracting, LLC

Skip Sawin
Private Investor
Daniel Vallini
Partner

Harvey & Vallini, LLC

Dothan

Charles Chapman
Chairman
Chapman Properties
Brent Cook
President & CEO

Action Truck Center, Inc.
Ronald DeVane
Chairman
ServisFirst Bank
Watson Downs

Engineered Systems, Inc.
Charles Ownes
Vice Chairman
Construction Partners, Inc.

Kevin Savoy
VP, Great Southern
Wood Preserving and
GreenBush Logistics

Glenn Spivey
President
Hollis & Spann, Inc.
Dr. Warren Thompson
President
Retina Associates of
Alabama, Inc.

Huntsville

Dennis Bragg
Owner
Bragg Farms
Tres Childs
President

Center for Cancer Care
Andy Kattos
CEO Emeritus,
Advisory Board
Member

ServisFirst Bank
Zack Penney
Owner

Bill Penney Motor Co
Sameer Singhal
CEO

CFD Research
Corporation
David Slyman
President

Slyman Construction
Company

Irma Tudor
Private Investor
Danny Windham
COO

HudsonAlpha Institute
for Biotechnology
Tom Young
Private Investor

Board of Directors

Servis1st Bank®

Mobile

Mary Courtney Cane
President
Courtney and Morris, Inc.

Lance Covan
CEO/Owner
Midnight Industries

Lowell J. Friedman
Private Investor

Barry E. Gritter
Chairman & CEO
Gulf City Body & Trailer Works

Jim Henderson
Chairman, President and CEO
J. Henderson Properties, LLC

Mobile Lumber & Building Materials, Inc.

Richard D. Inge
Founding Partner & Principal
Inge & Associates, Inc.

John H. Lewis
Private Investor

Hunter Lyons
President
Gulf City Body & Trailer Work

Bonner Williams
Vice President
ASM Recycling, Inc.

Montgomery

Dr. John Jernigan
Managing Partner & Founder
Mulberry Medical Associates

Ray Petty
Private Investor

Todd Strange
Private Investor

Pete Taylor
President
Standard/Taylor Industries Company

Ken Upchurch
Chairman
W.K. Upchurch Construction Company

Taylor Williams
Vice President of External Affairs
PowerSouth Energy

Bryant Wood
President
JM Wood Auction Company/
Division of RB Global Inc.

Director Emeritus
Alan Weil, Jr.
Edward M. Stivers III

Northwest Florida

Will Condon
President & CEO
Ascension Sacred Heart

Mike Miller
President
Miller CPAs and Advisors

Stephen Moorhead
Board Certified Real Estate Lawyer
Founder
Moorhead Law Group

Rudy Rowe
President
Southland Contracting
Southland Rowe Roofing

Sandy Sansing
President
Sandy Sansing Dealerships

Paul Salter
Managing Broker
Salter Commercial LLC

Susan Thompson
Founding and Managing Member
Smith, Thompson, Shaw, Colón & Power, P.A.

Mike Watkins
CEO
NWF Health Network

Director Emeritus:
Tom Bizzell
Bo Carter
Leo Cyr
Matt Durney
Mark Greskovich
Ray Russenberger

Tennessee

Charles Robert Bone
Managing Director & Partner
Southwest Value Partners

Mary Margaret Bourbeau
Partner; President
Crowell Capital Partners;
JFC Enterprises

Ryan Chapman
Managing Director
Chapman Capital

Todd Robinson
President, Principal
Earl Swensson Associates Inc

Eric Strickland
President/CEO
3LS, Incorporated



2023



2025



2025



2025



2026

ServisFirst Geographical Locations

Alabama

Auburn-Opelika

- Main Office/ 678.504.2700

Birmingham

- Main Office/ 205.949.0302
- Downtown
- Greystone

Dothan

- Main Office/ 334.340.4300
- Cottonwood Corners
- Columbus, GA

Huntsville

- Main Office/ 256.722.7800
- Research Park

Mobile

- Main Office/ 251.544.6950
- Spring Hill
- Fairhope

Montgomery

- Main Office/ 334.223.5800
- Montgomery East

Florida

Northwest

- Pensacola Main Office/ 850.266.9100
- Cordova
- Fort Walton
- Panama City
- Tallahassee
- Tallahassee Mortgage Office

West Central

- Tampa Main Office/ 813.528.8162
- Sarasota
- Venice
- Orlando

Georgia

Atlanta

- Galleria Office/ 678.504.2700
- Douglasville

Virginia

Virginia Beach

- Main Office/ 757.917.2780

North Carolina

Charlotte

- Main Office/ 704.972.2434
- Asheville
- Lake Norman

South Carolina

Charleston

- Main Office/ 843.414.3900
- Summerville

Tennessee

Nashville

- Main Office/ 615.921.3500

Memphis

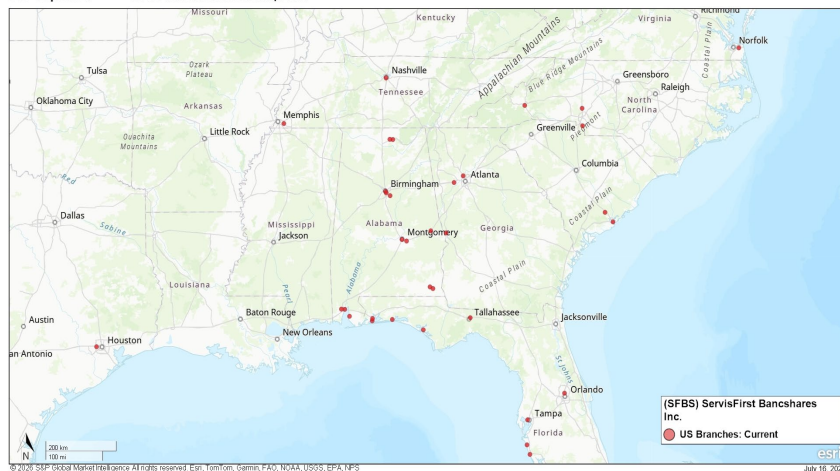
- Main Office/ 901.390.7120

Texas

Houston

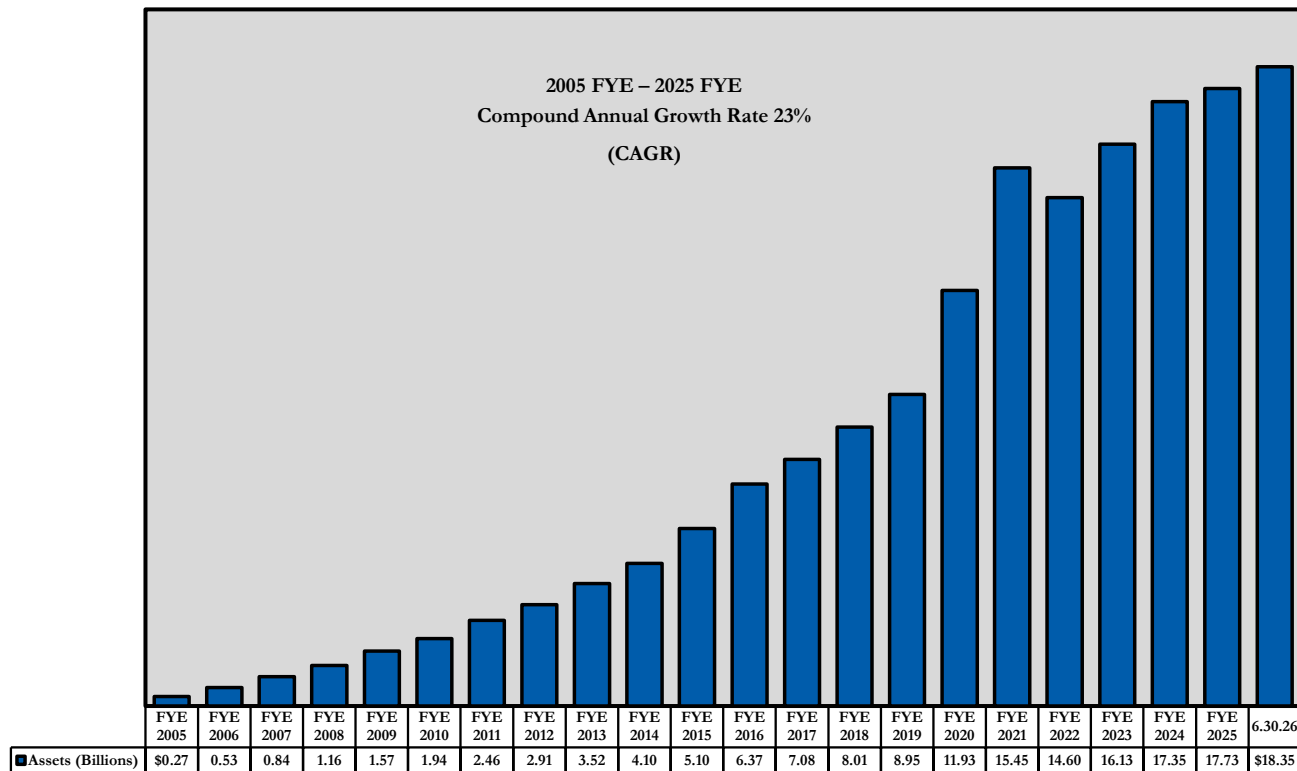
- Main Office/ 832.264.1112

S&P Capital IQ ServisFirst Bancshares Inc. Map 2Q26



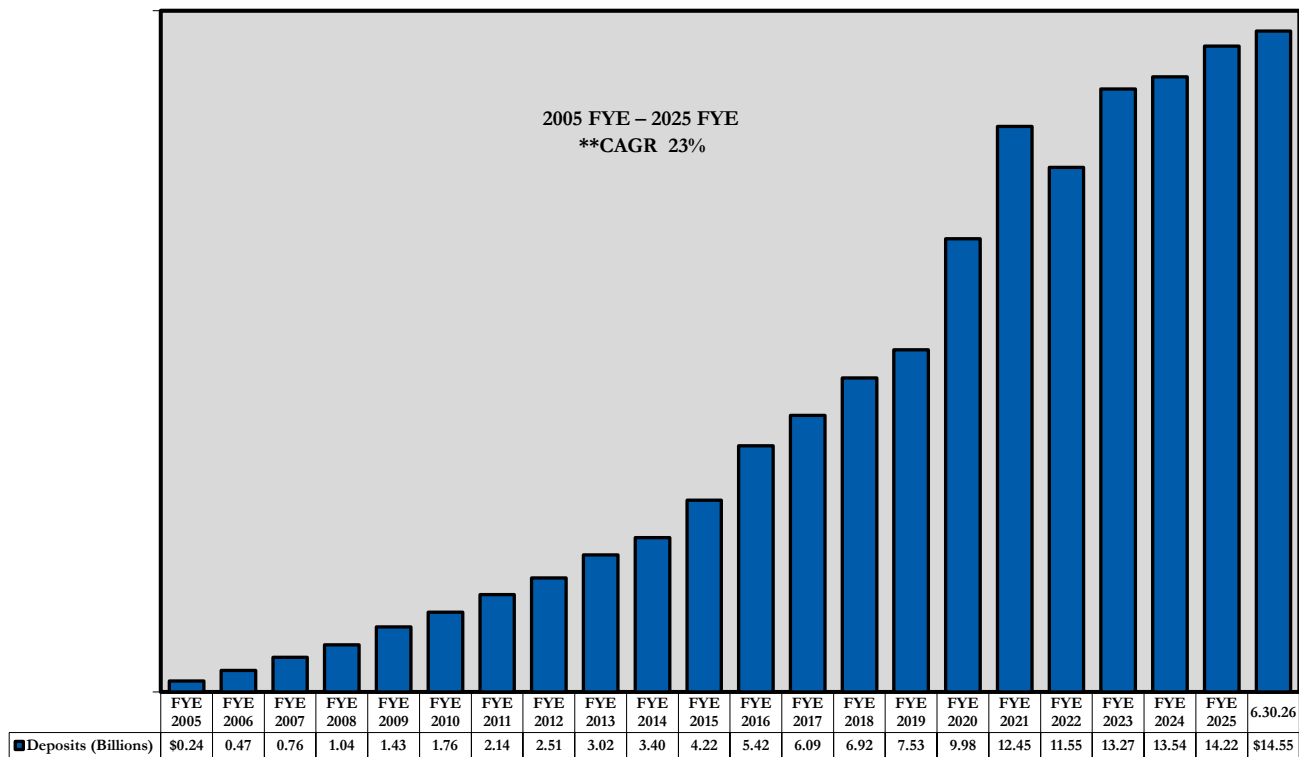


ServisFirst Total Assets



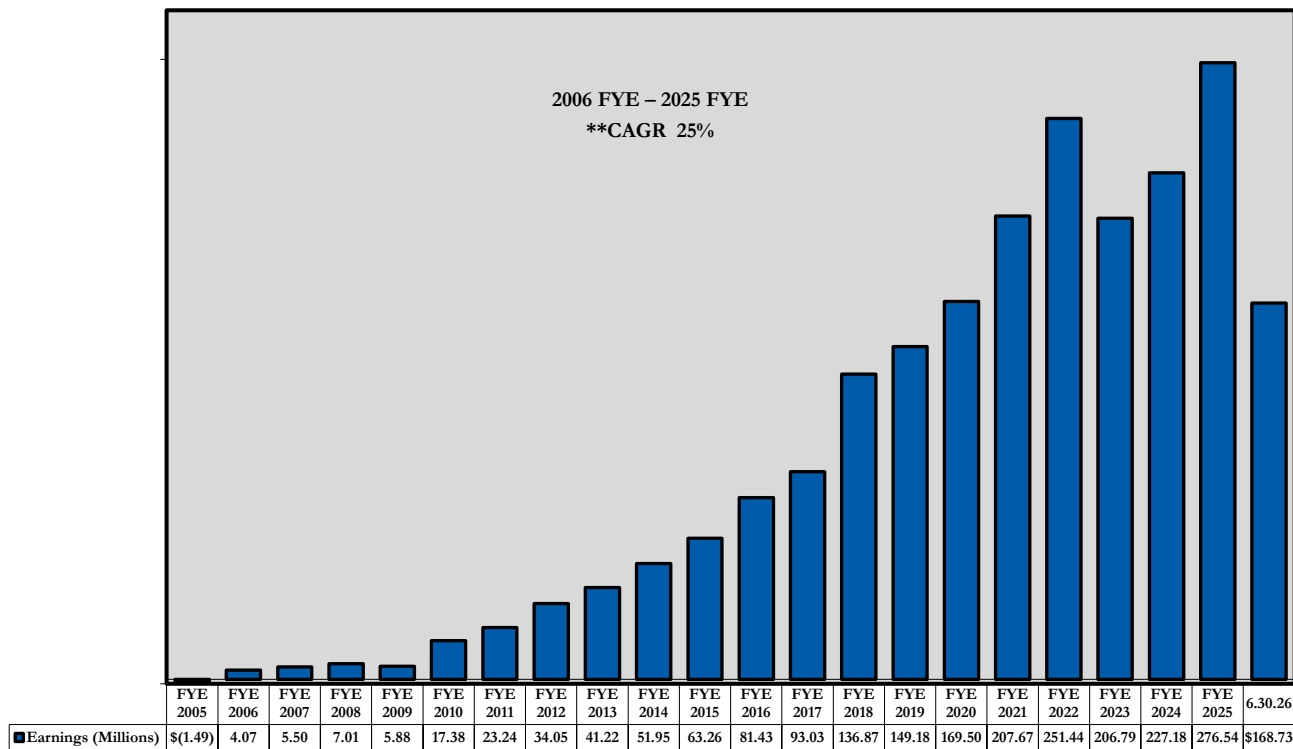
**CAGR: Compound Annual Growth Rate (2005 - 2025)

ServisFirst Total Deposits



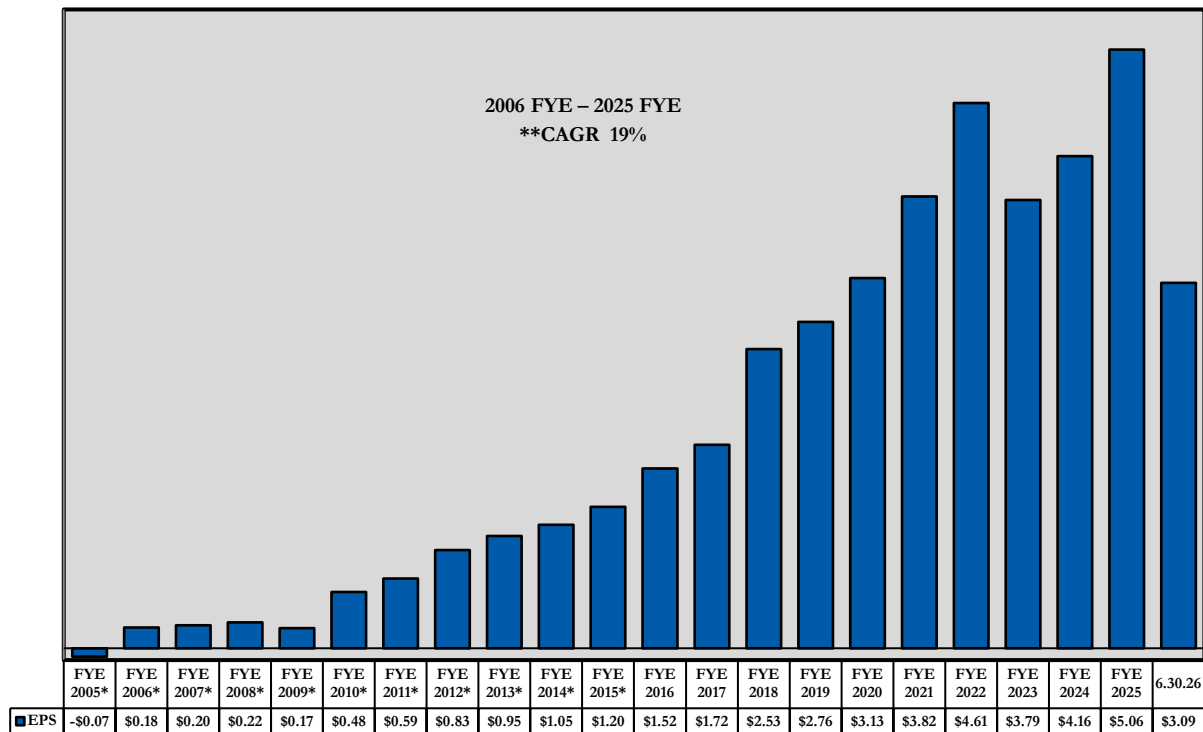
**CAGR: Compound Annual Growth Rate (2005 – 2025)

ServisFirst Earnings



**CAGR: Compound Annual Growth Rate (2005 – 2025)

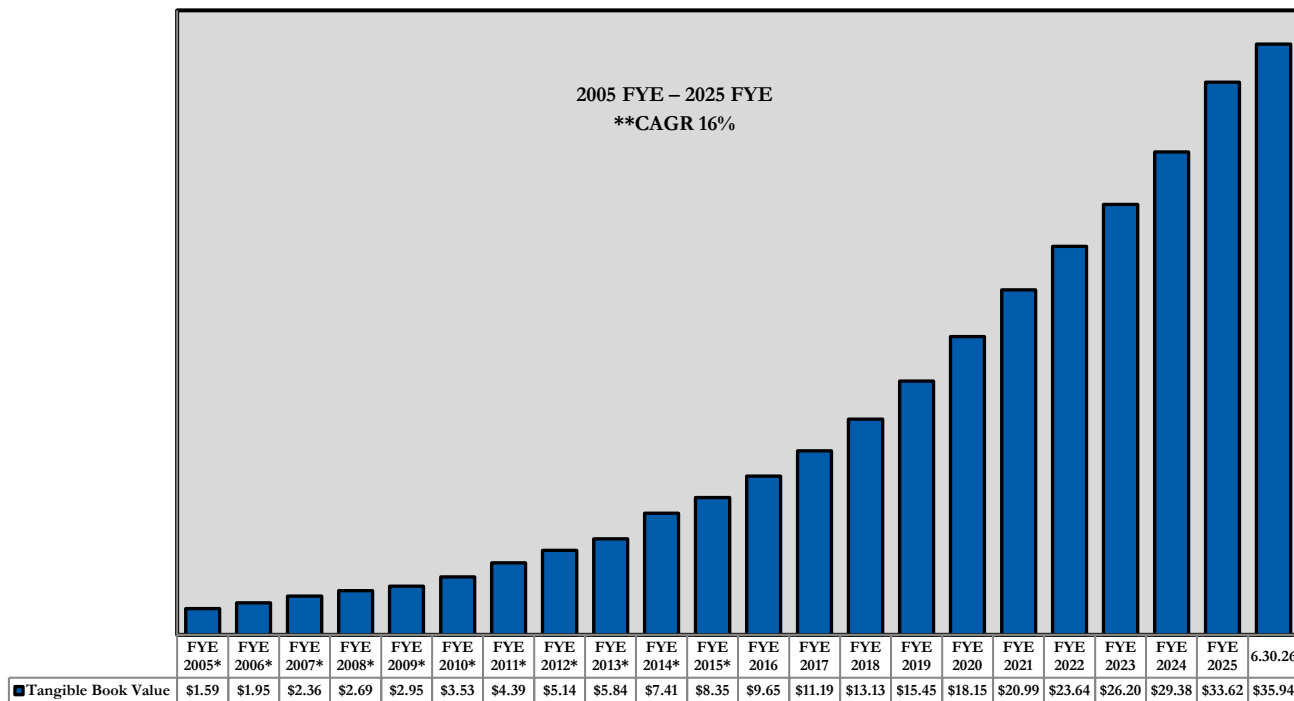
ServisFirst Fully Diluted Earnings Per Share



*Adjusted to reflect a three-for-one stock split in July 2014 and a two-for-one stock split in December 2016.

**CAGR: Compound Annual Growth Rate (2005 – 2025)

Tangible Book Value



*Adjusted to reflect a three-for-one stock split in July 2014 and a two-for-one stock split in December 2016.

**CAGR: Compound Annual Growth Rate (2005 – 2025)



To learn more about ServisFirst Bank, please visit our website to obtain the latest press releases, SEC filings, products, services, and regional contact information. At ServisFirst Bank, we look forward to serving you.



866.317.0810 • www.servisfirstbank.com

